

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.:	10/041,765)	Confirmation No.:	3190
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Applicant:	Daniel Ahles)	Art Unit:	3691
)		
Filing Date:	January 7, 2002)	Examiner:	Campen, Kelly Scaggs
)		
Title:	SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT FINANCIAL RISK)	Customer No.:	29052
)	Attorney Docket No.	34250-1142

Proposed Amendment For Discussion Purpose Only**Via EFS-Web**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner Campen:

Please see the attached proposed claim amendments – for discussion purposes only.
Support for these amendments can be found in the Applicant's specification, on at least page 8 (first paragraph) and page 17 (paragraphs 3 and 4).

Mark Lehi Jones, Ph.D.
Reg. No. 63,064
October 5, 2009

Listing of Claims:

1.- 30. cancelled

31. (Currently amended) A computer-implemented method for processing financial transactions comprising:

selecting, ~~via a processor~~ by a computer, a first scoring model from a plurality of scoring models for determining a first risk score for a financial transaction; and

determining based at least in part on the first risk score, whether to determine a second risk score with a second scoring model different from the first scoring model, and wherein the second scoring model is selected from the plurality of scoring models, ~~via a processor~~ by the computer, based at least in part on a post-score rule.

32. (Original) The method of Claim 31, wherein the financial transaction is a check transaction.

33. (Previously Presented) The method of Claim 31, wherein determining the first risk score comprises obtaining data associated with the financial transaction and evaluating the data.

34. (Original) The method of Claim 33, wherein obtaining the data comprises receiving a transaction authorization request from a merchant.

35. (Original) The method of Claim 33, wherein evaluating the transaction comprises invoking a first scoring model from a plurality of scoring models, wherein the first scoring model calculates the first risk score.

36. (Previously Presented) The method of Claim 31, wherein determining whether to determine the second risk score comprises evaluating the first risk score, wherein the second risk score is determined if the first risk score is lower than a predetermined first cutoff value, wherein the transaction is authorized otherwise.

37. (Previously Presented) The method of Claim 36 further comprising:
determining the second risk score with the second scoring model; and
determining whether to authorize the transaction based at least in part on the second risk score.

38. (Original) The method of Claim 37, wherein determining the second risk score comprises invoking the second scoring model from a plurality of scoring models, wherein the second scoring model calculates the second risk score.

39. (Original) The method of Claim 37, wherein determining whether to authorize the transaction comprises evaluating the second risk score, wherein the transaction is authorized if the second risk score is higher than a predetermined second cutoff score.

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CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029. If the Examiner believes a telephone conversation would facilitate the examination of this application, Applicants invite the Examiner to call the Representative below at any time.

Respectfully submitted,

/Mark Lehi Jones/
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Patent Agent of Record for the Assignee
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DATE: _____

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